

From: Liz Moore <lizzardmiller@hotmail.com>
Sent: Wednesday, September 23, 2015 7:16 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I am very distressed to learn that we will no longer have the ability to trade options in our 401K accounts if the proposed regulations are adopted. I have gone through great personal effort and expense to educate myself in trading options. Trading options can be done with little risk and is therefore a good way to increase returns over the long term in 401K accounts during these extended years of zero-low interest rates. The big banks on Wall Street have trained people making them money 24-7, we small investors should have the ability to help ourselves to reach our retirement goals. I hope this rule will not be adopted, trading low risk options in a 401K account could make the difference between a secure retirement and one of financial challenge.

Mr. and Mrs John Miller